

**Premium and Co-payment Impact Fact Sheet:
Blue Shield Basic Plan**

Benefit Design Options	% Premium Impact	2007 Total Program Savings*	2007 Annual Premium Savings (if member contribution is 20%)**			Annual Average Number of Services (visits or scripts based on 2005 data)		
			Single	Two Party	Family	Single	Two Party	Family
Office Visit Copay (\$10 to \$15)	-1.39%	\$20,553,048	\$16.53	\$32.56	\$42.52	7.35	14.86	19.29
Preventive Office Visit Copay (\$10 to \$0)	0.29%	-\$4,288,046	-\$3.45	-\$6.79	-\$8.87	0.68	1.46	2.60
Package: Office Visit Co-pay with Free Preventive Visits	-1.10%	\$16,265,002	\$13.08	\$25.77	\$33.65	6.67	13.40	16.69
Emergency Room Copay (\$50 to \$75)	-0.30%	\$4,435,910	\$3.57	\$7.03	\$9.18	0.17	0.36	0.68
Urgent Care Copay (\$25 to \$15)	0.02%	-\$295,727	-\$0.24	-\$0.47	-\$0.61	NA	NA	NA
Package: Emergency Room and Urgent Care Change	-0.28%	\$4,140,182	\$3.33	\$6.56	\$8.56	NA	NA	NA
Pharmacy Copay: Retail Brand (\$15 to \$20)	-0.92%	\$13,603,456	\$10.94	\$21.55	\$28.14	4.06	8.33	7.31
Pharmacy Copay Mail Order: Brand (\$25 to \$40); Non-Preferred (\$75 to \$90)	-0.15%	\$2,217,955	\$1.78	\$3.51	\$4.59	0.37 0.14	0.92 0.36	0.35 0.17
Total Savings***		\$36,226,596						

Single	Two Party	Family
\$29.14	\$57.39	\$74.94
Annual Member Savings (if member contribution is 20%)		

State:	Overall Estimated Savings (60% of Total Savings)	\$21,735,957
	State Employer Estimated Savings (employer contribution is 80%)	\$17,388,766
Public Agencies:	Overall Estimated Savings (40% of Total Savings)	\$14,490,638
	Public Agency Employer Estimated Savings (employer contribution is 80%)	\$11,592,511

* Based on CalPERS 2007 Expenditures Basic Report.

** Total employee savings if all members received 80% employer contribution rate.

*** Total savings includes only staff recommendations.

**Premium and Co-payment Impact Fact Sheet:
Kaiser Basic Plan**

Benefit Design Options	% Premium Impact	2007 Total Program Savings*	2007 Annual Premium Savings (if member contribution is 20%)**			Annual Average Number of Services (visits or scripts based on 2005 data)		
			Single	Two Party	Family	Single	Two Party	Family
Office Visit Copay (\$10 to \$15)	-1.19%	\$17,578,794	\$9.24	\$18.05	\$23.62	5.41	10.87	15.49
Preventive Office Visit Copay (\$10 to \$0)	0.48%	-\$7,090,606	-\$3.73	-\$7.28	-\$9.53	0.71	1.61	2.31
Package: Office Visit Copay with Free Preventive Visits	-0.71%	\$10,488,188	\$6	\$11	\$14	4.70	9.26	13.18
Emergency Room Copay (\$50 to \$75)	-0.13%	\$1,920,372	\$1.01	\$1.97	\$2.58	0.15	0.31	0.47
Urgent Care Copay (\$10 to \$15)	0.00%	\$0	\$0.00	\$0.00	\$0.00	NA	NA	NA
Package: Emergency Room and Urgent Care Change	-0.13%	\$1,920,372	\$1.01	\$1.97	\$2.58	NA	NA	NA
Pharmacy Copay: Retail Brand (\$15 to \$20)	-0.44%	\$6,499,722	\$3.42	\$6.67	\$8.73	1.61	3.10	2.93
Pharmacy Copay Mail Order: Brand (\$25 to \$40); Non-Preferred (\$75 to \$90)	Not Applicable. Kaiser retail pharmacy provides up to a 100 day supply of medications.							
Total Savings***		\$18,908,283						

Single	Two Party	Family
\$9.94	\$19.41	\$25.40
Annual Member Savings (if contribution is 20%)		

State:	Overall Estimated Savings (60% of Total Savings)	\$11,344,970
	State Employer Estimated Savings (employer contribution is 80%)	\$9,075,976
Public Agencies:	Overall Estimated Savings (40% of Total Savings)	\$7,563,313
	Public Agency Employer Estimated Savings (employer contribution rate 80%)	\$6,050,650

* Based on CalPERS 2007 Expenditures Basic Report.

** Total employee savings if all members received 80% employer contribution rate.

*** Total savings includes only staff recommendations.

**Premium and Co-payment Impact Fact Sheet:
WHA Basic Plan**

Benefit Design Options	% Premium Impact	2007 Total Program Savings*	2007 Annual Premium Savings (if member contribution is 20%)**			Annual Average Number of Services (visits or scripts based on 2005 data)		
			Single	Two Party	Family	Single	Two Party	Family
Office Visit Copay (\$10 to \$15)	-1.70%	\$1,411,408	\$12.01	\$23.40	\$30.64	7.28	14.04	19.12
Preventive Office Visit Copay (\$10 to \$0)	0.58%	-\$481,539	-\$4.10	-\$7.98	-\$10.45	0.69	1.62	2.87
Package: Office Visit Copay with Free Preventive Visits	-1.12%	\$929,869	\$7.91	\$15.42	\$20.19	6.59	12.42	16.25
Emergency Room Copay (\$50 to \$75)	-0.44%	\$365,306	\$3.11	\$6.06	\$7.93	0.12	0.31	0.46
Urgent Care Copay (\$20 to \$15)	0.02%	-\$16,605	-\$0.14	-\$0.28	-\$0.36	NA	NA	NA
Room and Urgent Care Change	-0.42%	\$348,701	\$2.97	\$5.78	\$7.57	NA	NA	NA
Pharmacy Copay: Retail Brand (\$15 to \$20)	-0.65%	\$539,656	\$4.59	\$8.95	\$11.72	NA	NA	NA
Pharmacy Copay Mail Order: Brand (\$25 to \$40); Non-Preferred (\$75 to \$90)	-0.47%	\$390,213	\$3.32	\$6.47	\$8.47	NA	NA	NA
Total Savings		\$2,208,438						

Single	Two Party	Family
\$18.78	\$36.61	\$47.95
Annual Member Savings (if member contribution is 20%)		

State:	Overall Estimated Savings (60% of Total Savings)	\$1,325,063
	State Employer Estimated Savings (employer contribution is 80%)	\$1,060,050
Public Agencies:	Overall Estimated Savings (40% of Total Savings)	\$883,375
	Public Agency Employer Estimated Savings (employer contribution is 80%)	\$706,700

* Based on CalPERS 2007 Expenditures Basic Report.

** Total employee savings if all members received 80% employer contribution rate.

*** Total savings includes only staff recommendations.

**Premium and Co-payment Impact Fact Sheet:
PERS Choice Basic Plan**

Benefit Design Options	% Premium Impact	2007 Total Program Savings*	2007 Annual Premium Savings (if member contribution is 20%)**			Annual Average Number of Services (visits or scripts based on 2005 data)		
			Single	Two Party	Family	Single	Two Party	Family
Office Visit Copay (\$10 to \$15)	Not Recommended							
Preventive Office Visit Copay (\$10 to \$0)	Not Recommended							
Emergency Room Copay (\$50 to \$75)	-0.10%	\$917,668	\$1.36	\$2.69	\$3.51	0.18	0.34	0.62
Urgent Care Copay	Not Recommended							
Pharmacy Copay: Retail Brand (\$15 to \$20)	-0.16%	\$1,468,269	\$2.18	\$4.31	\$5.62	0.05	0.10	0.09
Pharmacy Copay Mail Order: Brand (\$25 to \$40); Non-Preferred (\$75 to \$90)	-0.69%	\$6,331,909	\$9.41	\$18.58	\$24.24	1.76	4.33	2.17
						0.17	0.46	0.21
Total Savings		\$8,717,846						

Single	Two Party	Family
\$12.96	\$25.57	\$33.37
Annual Member Savings (if member contribution is 20%)		

State:	Overall Estimated Savings (60% of Total Savings)	\$5,230,708
	State Employer Estimated Savings (employer contribution is 80%)	\$4,184,566

Public Agencies:	Overall Estimated Savings (40% of Total Savings)	\$3,487,138
	Public Agency Employer Estimated Savings (employer contribution is 80%)	\$2,789,711

* Based on CalPERS 2007 Expenditures Basic Report.

** Total employee savings if all members received 80% employer contribution rate.

*** Total savings includes only staff recommendations.